

Information to identify the case:

Debtor 1	Sonya M Miles	Social Security number or ITIN xxx-xx-4935
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-23002-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonya M Miles

12/20/22

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sonya M Miles
Debtor

Case No. 17-23002-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Dec 20, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:

Recip ID	Recipient Name and Address
db	+ Sonya M Miles, 5028 Julia Lane, Mc Kees Rocks, PA 15136-1564
cr	+ Borough of McKees Rock & Sto-Rox School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14690532	+ Borough of McKees Rocks & Sto-Rox SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14665143	+ Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14665145	+ KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
14665148	+ Nordstrom, P Bpx 13589, Scottsdale, AZ 85267
14672901	+ STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
14690530	+ Sto-Rox School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2022 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Dec 20 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2022 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Dec 20 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 21 2022 04:49:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14665138	+ EDI: HFC.COM	Dec 21 2022 04:49:00	Beneficial National Bank, PO Box 15518, Wilmington, DE 19850-5518
14665139	+ EDI: CITICORP.COM	Dec 21 2022 04:49:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
14690531	+ Email/Text: ebnjts@grblaw.com	Dec 20 2022 23:48:00	Borough of McKees Rocks, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14665140	EDI: CAPITALONE.COM	Dec 21 2022 04:49:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14665141	+ EDI: WFNNB.COM	Dec 21 2022 04:49:00	Comenity - Avenue, PO Box 659584, San Antonio, TX 78265-9584

District/off: 0315-2

User: auto

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Date Rcvd: Dec 20, 2022

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14665147	+ EDI: CITICORP.COM	Dec 21 2022 04:49:00	Macy's, PO Box 78008, Phoenix, AZ 85062
14729364	EDI: Q3G.COM	Dec 21 2022 04:49:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14665142	+ EDI: WFNNB.COM	Dec 21 2022 04:49:00	Dressbarn, PO Box 659704, San Antonio, TX 78265-9704
14729530	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Dec 20 2022 23:49:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
14665144	+ EDI: WFNNB.COM	Dec 21 2022 04:49:00	Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
14665146	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	Lowe's/Synchrony Bank, PO Box 960010, Orlando, FL 32896-0010
14714973	+ EDI: JEFFERSONCAP.COM	Dec 21 2022 04:49:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14685022	EDI: AGFINANCE.COM	Dec 21 2022 04:49:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14665149	+ EDI: AGFINANCE.COM	Dec 21 2022 04:49:00	One Main Financial, PO Box 64, Evansville, IN 47701-0064
14856075	EDI: PRA.COM	Dec 21 2022 04:49:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14707763	EDI: PRA.COM	Dec 21 2022 04:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14666134	+ EDI: RECOVERYCORP.COM	Dec 21 2022 04:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14737677	EDI: Q3G.COM	Dec 21 2022 04:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14665150	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
14665151	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
14665152	+ EDI: RMSC.COM	Dec 21 2022 04:49:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14746983	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2022 23:49:00	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		STERLING JEWELERS INC D/B/A KAY JEWELERS
cr		U.S. Bank National Association, not in its individ
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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Date Recd: Dec 20, 2022

Form ID: 3180W

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R2, Mortgage- Backed Notes, Series 2021-R2 bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Debtor Sonya M Miles bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
James P. Valecko	on behalf of Creditor STERLING JEWELERS INC D/B/A KAY JEWELERS jvalecko@weltman.com PitEcf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Borough of McKees Rock & Sto-Rox School District jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

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